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# IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

In re: Roderick Hillman Munnerlyn	xxx-xx-7534	§	Case No:	22-41066-mxm-1
198 Oakley Circle Weatherford, TX 76085		§ 8	Date:	6/8/2022

§ Chapter 13

3

Debtor(s)

# DEBTOR'S(S') CHAPTER 13 PLAN (CONTAINING A MOTION FOR VALUATION)

#### **DISCLOSURES**

	This Plan does not contain any Nonstandard Provisions.
	This Plan contains Nonstandard Provisions listed in Section III.
$\overline{\mathbf{V}}$	This <i>Plan</i> does not limit the amount of a secured claim based on a valuation of the <i>Collateral</i> for the claim.
	This <i>Plan</i> does limit the amount of a secured claim based on a valuation of the <i>Collateral</i> for the claim.
<b>-</b>	

This Plan does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2021-05, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

Page 1

 Plan Payment:
 \$868.00
 Value of Non-exempt property per § 1325(a)(4):
 \$156.00

 Plan Term:
 60 months
 Monthly Disposable Income per § 1325(b)(2):
 \$0.00

 Plan Base:
 \$52,080.00
 Monthly Disposable Income x ACP ("UCP"):
 \$0.00

Applicable Commitment Period: 36 months

Case 22-41066-mxm13 Doc 23 Filed 06/08/22 Entered 06/08/22 16:06:23 Page 2 of 20

Case No: 22-41066-mxm-13

Debtor(s): Roderick Hillman Munnerlyn

ANY OBJECTION TO CONFIRMATION OF THE CHAPTER 13 PLAN AND/OR MOTION FOR VALUATION MUST BE FILED AND SERVED ON THE DEBTOR, DEBTOR'S COUNSEL, AND THE TRUSTEE NO LATER THAN 21 DAYS AFTER THE NOTICE OF THE CONFIRMATION HEARING IS FILED AND SERVED IN THE FORT WORTH DIVISION, AND NO LATER THAN 7 DAYS PRIOR TO THE TRUSTEE'S PRE-HEARING CONFERENCE IN THE ABILENE, AMARILLO, DALLAS, LUBBOCK, SAN ANGELO AND WICHITA FALLS

DIVISIONS.

#### **MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim.

# SECTION I DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS FORM REVISED 5/12/21

A.	PLA	LAN PAYMENTS:					
		Debtor(s) propose(s) to pay to the Trustee the sum					
			<u>u                                    </u>				
		For a total of\$52,080.00 (estimated "Base	Amount").				
		First payment is due6/10/2022					
		The applicable commitment period ("ACP") is	months.				
		Monthly Disposable Income ("DI") calculated by De	ebtor(s) per § 1325(b	)(2) is:	\$0.00		
		The Unsecured Creditors' Pool ("UCP"), which is D  **Document**  **Docum	I x ACP, as estimate	d by the De	ebtor(s), shall be no less tha	n:	
		Debtor's(s') equity in non-exempt property, as estim	nated by <i>Debtor(s)</i> p	er § 1325(a	a)(4), shall be no less than:		
В.	ST	FATUTORY, ADMINISTRATIVE AND DSO CLAIMS:					
	1.	CLERK'S FILING FEE: Total filing fees paid throu prior to disbursements to any other creditor.	ugh the <i>Plan</i> , if any,	are <b>\$</b>	and shall be pa	iid in full	
	2.	STATUTORY TRUSTEE'S PERCENTAGE FEE(S) noticing fees shall be paid first out of each receipt a amended) and 28 U.S.C. § 586(e)(1) and (2).					
	3. <u>DOMESTIC SUPPORT OBLIGATIONS:</u> The <i>Debtor</i> is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:						
		DSO CLAIMANTS S	SCHED. AMOUNT	<u>%</u>	TERM (APPROXIMATE) (MONTHS TO)	TREATMENT \$ PER MO.	
_	A T-	TORNEY FEEC. To		tol. #4	000.00 *.		
C.	AI	### TORNEY FEES: To Leinart Law Fire \$0.00 Pre-petition; \$4,900.00 disk	<u>m                                    </u>		, <del>900.00</del> *;		
		The Attorney fees include (check all appropriate boxe  ✓ Standard Fee	es): ] Business Standa	ırd Foo			
		Additional Fee for Motion to Extend/Impose the		iid i CC			
		Additional Fee for Case in which Debtor will rece		2. 3002.1 nd	otices		

Debtor(s): Roderick Hillman Munnerlyn

D.(1) PRE-PETITION MORTGAGE ARREARAGE:	
I) (1) PRF-PFIIIION MORIGAGE ARREARAGE.	

D.(1)	PRE-PETITION MORTGAGE ARREARAGE:

MORTGAGEE	SCHED.	DATE	%	TERM (APPROXIMATE)	TREATMENT
	ARR. AMT	ARR. THROUGH		(MONTHS TO)	

#### D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:

MORTGAGEE	# OF PAYMENTS	CURRENT POST-	FIRST CONDUIT
	PAID BY TRUSTEE	PETITION MORTGAGE	PAYMENT DUE DATE
		PAYMENT AMOUNT	(MM-DD-YY)

#### D.(3) POST-PETITION MORTGAGE ARREARAGE:

MORTGAGEE	TOTAL	DUE DATE(S)	%	TERM (APPROXIMATE)	TREATMENT
	AMT.	(MM-DD-YY)		(MONTHS TO)	

#### E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:

A.						
	EDITOR / LLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS TO)	TREATMENT Per Mo.
В.		•		•	•	•
CR	EDITOR /	SCHED. AMT.	VALUE	%		TREATMENT

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the Collateral to the creditor in satisfaction of the creditor's claim.

#### E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:

Santander Consumer USA 2017 Dodge Ram 2500	\$35,997.99	6.00%		Pro-rata
CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
В.	·			
CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS TO)	TREATMENT Per Mo.
<u>A</u> .				

The valuation of Collateral set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the Trustee's Recommendation Concerning Claims ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the Plan per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

#### F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:

CREDITOR /	SCHED. AMT.	VALUE	TREATMENT
COLLATERAL			Surrender

## Case 22-41066-mxm13 Doc 23 Filed 06/08/22 Entered 06/08/22 16:06:23 Page 4 of 20

Case No: 22-41066-mxm-13

Debtor(s): Roderick Hillman Munnerlyn

Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the

Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F. will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this Plan shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the Debtor(s).

#### G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:

	CREDITOR		COLLATERAL				
Fr	eedom Mortgage Corporation	198 Oakley	Circle Weatherfo	rd, TX 76085	\$129,675.28		
Pa	rker County Tax Assessor-Collector	198 Oakley	Circle Weatherfo	rd, TX 76085	\$0.00		
Н.	H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:						
CREDITOR			SCHED. AMT.	TERM (APPROXIMATE) (MONTHS TO)	TREATMENT		
I.	I. SPECIAL CLASS:						
	CREDITOR		SCHED. AMT.	TERM (APPROXIMATE) (MONTHS TO)	TREATMENT		

#### J. UNSECURED CREDITORS:

JUSTIFICATION:

CREDITOR	SCHED. AMT.	COMMENT
1st Digital/synovus/vt	\$0.00	
American Credit Bureau Inc.	\$1,865.00	
Atlas Acquisitions LLC	\$843.74	
Atlas Acquisitions LLC	\$735.06	
Bonial & Associates, P.C.	\$0.00	
CACH, LLC	\$7,708.89	
Capital One	\$620.00	
Capital One	\$620.00	
Cash For Whatever	\$1,474.03	
Continental Finance Company	\$0.00	
Educational Employees Credit Union	\$1,636.00	
<b>Educational Employees Credit Union</b>	\$2,447.00	
<b>Educational Employees Credit Union</b>	\$997.00	
Educational Employees Credit Union	\$0.00	

Debtor(s): Roderick Hillman Munnerlyn

<b>Educational Employees Credit Union</b>	\$0.00
Fingerhut	\$0.00
First Financial Bank	\$713.00
Freedom Mortgage Corporation	\$0.00
Genesis FS Card Services	\$0.00
Genesis FS Card Services	\$0.00
LVNV Funding	\$423.30
LVNV Funding	\$525.29
Marine1 Acpt	\$0.00
Marine1 Acpt	\$0.00
Master Fin	\$0.00
MidAmerica Bank & Trust	\$505.00
MidAmerica Bank & Trust	\$458.00
Midland Credit Management	\$797.00
Mike Carlson Motor Co	\$0.00
Mission Lane LLC	\$530.00
Monterey Financial Service	\$2,572.00
OneMain Financial	\$0.00
Phoenix Financial Serv	\$290.00
Portfolio Recovery	\$457.00
Quantum3 Group LLC	\$635.07
Selfinc/lead	\$698.00
Speedy/Rapid Cash	\$1,506.33
Springleaf Financial S	\$0.00
Springleaf Financial S	\$0.00
Springlf Fin	\$0.00
Springlf Fin	\$0.00
Synchrony/PayPal Credit	\$1,629.00
Texas Dealer Solutions	\$0.00
Total Visa/The Bank of Missouri	\$0.00
Total Visa/The Bank of Missouri	\$0.00
Total Visa/The Bank of Missouri	\$505.00
Total Visa/The Bank of Missouri	\$0.00
Wells Fargo Hm Mortgag	\$0.00
Wells Fargo Home Mor	\$0.00
Western Shamrock Corporation	\$1,564.00
Western Shamrock Corporation	\$0.00
World Acceptance/Finance Corp	\$0.00
The state of the s	40.00

Case 22-41066-mxm13 Doc 23 Filed 06/08/22 Entered 06/08/22 16:06:23 Page 6 of 20

Case No: 22-41066-mxm-13

Debtor(s): Roderick Hillman Munnerlyn

World Acceptance/Finance Corp \$0.00

World Acceptance/Finance Corp \$0.00

World Acceptance/Finance Corp \$0.00

World Finance Company \$0.00

World Finance Company \$0.00

World Finance Company \$0.00

TOTAL SCHEDULED UNSECURED: \$32,754.71

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

#### K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE)	TREATMENT
			(MONTHS TO)	

# SECTION II DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS FORM REVISED 5/12/21

#### A. SUBMISSION OF DISPOSABLE INCOME:

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

# B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

#### C. ATTORNEY FEES:

The Standard Fee or Business Standard Fee for the Debtor's(s') Counsel is the amount indicated in Section I, Part C and shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The Trustee" pursuant to this *Plan* and the *Debtor's(s')* Authorization for Adequate Protection Disbursements ("*AAPD*"), if filed. Additional Fees will be paid only after a Notice of Additional Fees and Rule 2016 Disclosure is filed with the Court to which there has been no timely objection or, if an objection is filed, after the entry of an Order by the Court allowing the Additional Fees.

#### D.(1) PRE-PETITION MORTGAGE ARREARAGE:

The Pre-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition *Mortgage Arrearage* amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

#### D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:

Current Post-Petition Mortgage Payment(s) shall be paid by the Trustee as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The Current Post-Petition Mortgage Payment(s) indicated in Section I, Part D.(2) reflects what the Debtor(s) believe(s) is/are the periodic payment amounts owed to the Mortgage Lender as of the date of the filing of this Plan. Adjustment of the Plan Payment and Base Amount shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan, Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Debtor(s): Roderick Hillman Munnerlyn

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

#### D.(3) POST-PETITION MORTGAGE ARREARAGE:

The Post-Petition Mortgage Arrearage shall be paid by the Trustee in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

Mortgage Lenders shall retain their liens.

#### E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(I) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

#### E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

#### F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

#### G. DIRECT PAYMENTS BY DEBTOR(S):

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

#### H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, either per month or pro-rata (as indicated in Section I), as priority claims, without interest.

#### I. CLASSIFIED UNSECURED CLAIMS:

Classified unsecured claims shall be treated as allowed by the Court.

Debtor(s): Roderick Hillman Munnerlyn

#### J. GENERAL UNSECURED CLAIMS TIMELY FILED:

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

#### K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the Trustee as indicated in Section I, Part K.

#### L. CLAIMS TO BE PAID:

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

#### M. ADDITIONAL PLAN PROVISIONS:

Any additional Plan provisions shall be set out in Section III, "Nonstandard Provisions."

#### N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

#### O. CLAIMS NOT FILED:

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

# P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

#### Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

#### **R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee*'s 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee*'s 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee*'s duties but not the *Trustee*'s right to investigate or monitor the *Debtor's*(s') business affairs, assets or liabilities.

# S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s')* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s')* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

Debtor(s): Roderick Hillman Munnerlyn

# T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:

Debtor(s) shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by Debtor(s), prior to discharge, without consent of the Trustee or order of the Court after notice to the Trustee and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the *Case* is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the *Case* was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the *Case* is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan* or pursuant to an order of the Court. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

#### U. ORDER OF PAYMENT:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

- 1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.
- 2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.
- 3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.
- 4th -- Attorney Fees in C, which must be designated to be paid pro-rata.
- 5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.
- 6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.
- 7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.
- 8th -- Any Creditors listed in D.(1), if designated to be paid per mo.
- 9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.
- 10th -- All amounts allowed pursuant to a Notice of Fees, Expenses and Charges, which will be paid pro-rata.
- 11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H., which must be designated to be paid as either pro-rata or per mo.

## Case 22-41066-mxm13 Doc 23 Filed 06/08/22 Entered 06/08/22 16:06:23 Page 10 of 20

Case No: 22-41066-mxm-13

Debtor(s): Roderick Hillman Munnerlyn

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

#### V. POST-PETITION CLAIMS:

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, Debtor(s) will modify this Plan.

#### W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:

See the provisions of the General Order regarding this procedure.

Case 22-41066-mxm13 Doc 23 Filed 06/08/22 Entered 06/08/22 16:06:23 Page 11 of 20

Case No: 22-41066-mxm-13

Debtor(s): Roderick Hillman Munnerlyn

# SECTION III NONSTANDARD PROVISIONS

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

#### None.

I, the undersigned, hereby certify that the Plan contains no nonstandard provisions other than those set out in this final paragraph.

/s/ Marcus Leinart					
Marcus Leinart, Debtor's(s') Attorney	Debtor (if unrepresented by an attorney)				
Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.					
/s/ Marcus Leinart	00794156				
Marcus Leinart, Debtor's(s') Counsel	State Bar Number				

Debtor(s): Roderick Hillman Munnerlyn

### **CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the 8th day of June, 2022 :

(List each party served, specifying the name and address of each party)

Dated: June 8, 2022 /s/ Marcus Leinart

Marcus Leinart, Debtor's(s') Counsel

xxxxxx0002

1st Digital/synovus/vt CACH, LLC Continental Finance Company xxxxxxxxxxx0580 5015 xxxxxxxxxxx8047

xxxxxxxxxxxx0580 5015
PO Box 85650 C/O Resurgent Capital Services

PO Box 85650 C/O Resurgent Capital Services Attn: Bankruptcy
Sioux Falls, SD 57118 PO Box 10587 PO Box 8099
Greenville, SC 29603-0587 Newark, DE 19714

American Credit Bureau Inc. Capital One Continental Finance Company

3668xxxxxxxxxxxx0924xxxxxxxxxxx80471200 N. Federal Highway Ste. 200Attn: BankruptcyAttn: BankruptcyBoca Raton, FL 33432PO Box 30285PO Box 3220

Salt Lake City, UT 84130 Buffalo, NY 14240

Atlas Acquisitions LLC Capital One Educational Employees Credit Union

8047 xxxxxxxxxxx0924 xxxxxxxxxx8750 294 Union St. Attn: Bankruptcy Attn: Bankruptcy Hackensack, NJ 07601 P.O. Box 30285 PO Box 1777

Salt Lake City, UT 84130 Fort Worth, TX 76101

Atlas Acquisitions LLC Cash For Whatever Educational Employees Credit Union

1707 9258

294 Union St. 6160 N. Cicero 1st FL Ste. 100 Attn: Bankruptcy

Hackensack, NJ 07601 Chicago, IL 60646 PO Box 1777
Fort Worth, TX 76101

Attorney General of Texas Comptroller of Public Accounts Educational Employees Credit Union

Collections Div/ Bankruptcy Sec Revenue Accounting/ Bankruptcy Div xxxxxxxxxxxx0101

PO Box 12548 PO Box 13528 Attn: Bankruptcy
Austin, TX 78711-2548 Austin, TX 78711 PO Box 1777

Fort Worth, TX 76101

Bonial & Associates, P.C. Continental Finance Company Educational Employees Credit Union

14841 Dallas Parkway, Suite 300xxxxxxxxxxx1707xxxxxxx0001Dallas, TX 75254Attn: BankruptcyAttn: BankruptcyPO Box 8099PO Box 1777

Newark, DE 19714 Fort Worth, TX 76101

Debtor(s): Roderick Hillman Munnerlyn

5000 Quorum Dr, Ste 200

Marine1 Acpt

Attn: Bankruptcy

Dallas, TX 75254

xxx5571

308

Fingerhut xxxxxxxxxxxx3293 Attn: Bankruptcy PO Box 1250

Saint Cloud, MN 56395

First Financial Bank Master Fin xxxxxxx9890

ATTN: Bankruptcy Dept. P.O. Box 701

Abilene, TX 79604

Freedom Mortgage Corporation

xxxxx0103 Attn: Bankruptcy

907 Pleasant Valley Ave, Ste 3

Mt Laurel, NJ 08054

MidAmerica Bank & Trust

157 College Park North

Weatherford, TX 76086

6576 PO Box 400

Dixon, MO 65459

Parker County Tax Assessor-Collector

xxxxxx2469 PO Box 2740

OneMain Financial

xxxxxxxxxxxx5015

Evansville, IN 47731

7001 Blvd 26, Suite 150

North Richland Hills, TX 76180

Attn: Bankruptcy

PO Box 3251

Pam Bassel

Weatherford, TX 76086-8740

Genesis FS Card Services

xxxxxxxxxxxx6034 Attn: Bankruptcy PO Box 4477 Beaverton, OR 97076 MidAmerica Bank & Trust

7396 PO Box 400 Dixon, MO 65459 Phoenix Financial Serv

6360

PO Box 361450 Indianapolis, IN 46236

Internal Revenue Service

Centralized Insolvency Operations

PO Box 7346

Philadelphia, PA 19101-7346

Midland Credit Management

8118

2365 Northside Drive Ste. 300

San Diego, CA 92108

Portfolio Recovery

5417

Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541

Linebarger Goggan Blair et al 2777 N Stemmons Frwy. Ste. 1000

Dallas, TX 75207

Mike Carlson Motor Co

xxx648L

264 Exchanged Street Burleson, TX 76028

Quantum3 Group LLC

6034

PO Box 788

Kirkland, WA 98083-0788

LVNV Funding

2771

PO Box 10587

Greenville, SC 29603-0587

Mission Lane LLC xxxxxxxxxxxx0541 Attn: Bankruptcy P.O. Box 105286

Atlanta, GA 30348

Roderick Hillman Munnerlyn

198 Oakley Circle Weatherford, TX 76085

LVNV Funding

1769

PO Box 10587

Greenville, SC 29603-0587

Monterey Financial Service

xxxxx0362 Attn: Bankruptcy

4095 Avenida De La Plata Oceanside, CA 92056

Santander Consumer USA

PO Box 961245

Fort Worth, TX 76161-1245

Debtor(s): Roderick Hillman Munnerlyn

**Texas Dealer Solutions** 

Selfinc/lead xxxxxxxxxxxxxxx5547 Attn: Bankruptcy

515 Congress Avenue #2200

Austin, TX 78701

xxxx6801 xxxxxxxxx7724 4210 Industrial Dr Attn: Written

Austin, TX 78744 Correspondence/Bankruptcy MAC#2302-04E POB 10335 Des Moines, IA 50306

Speedy/Rapid Cash 7534

Attn: Bankruptcy Dept. PO Box 780408 Wichita, KS 67278

**Texas Workforce Commission** TEC Building- Bankruptcy

101 E 15th St Austin, TX 78778 Western Shamrock Corporation

xxxxxxxxXZ007 Attn: Bankruptcy 801 South Abe Street San Angelo, TX 76903

Wells Fargo Home Mor

Springleaf Financial S xxxxxxxxxxxx0064 3294 Ft Worth Hwy

Hudson Oaks, TX 79325

Total Visa/The Bank of Missouri

xxxxxxxxxxx6576 Attn: Bankruptcy PO Box 85710 Sioux Falls, SD 57118 Western Shamrock Corporation

xxxxxxxxxZ006 Attn: Bankruptcy 801 South Abe Street San Angelo, TX 76903

Springleaf Financial S xxxxxxxxxxxx0064 3294 Ft Worth Hwy

Hudson Oaks, TX 79325

Total Visa/The Bank of Missouri

xxxxxxxxxxx7396 Attn: Bankruptcy PO Box 85710 Sioux Falls, SD 57118 Western Shamrock Corporation

xxxxxxxxXZ005 Attn: Bankruptcy 801 South Abe Street San Angelo, TX 76903

Springlf Fin xxxxxxxxxxxxx0064

3294 Ft Worth Hwy Hudson Oaks, TX 79325 **United States Attorney** 3rd Floor, 1100 Commerce St Dallas, TX 75242

Western Shamrock Corporation xxxxxxxxXZ004

Attn: Bankruptcy 801 South Abe Street San Angelo, TX 76903

Springlf Fin xxxxxxxxxxxx0064

3294 Ft Worth Hwy Hudson Oaks, TX 79325 United States Trustee

1100 Commerce St, Rm 9C60

Dallas, TX 75242

Western Shamrock Corporation

xxxxxxxxXZ003 Attn: Bankruptcy 801 South Abe Street San Angelo, TX 76903

Synchrony/PayPal Credit xxxxxxxxxxxx3540

Attn: Bankruptcy PO Box 965060 Orlando, FL 32896 United States Trustee- Northern

District

1100 Commerce St, Rm 976

Dallas, TX 75242

Western Shamrock Corporation

xxxxxxxxXZ002 Attn: Bankruptcy 801 South Abe Street San Angelo, TX 76903

Texas Alcoholic Beverage Commission

Licenses and Permit Division

PO Box 13127 Austin, TX 78711-3127 Wells Fargo Hm Mortgag

xxxxxxxxx7724 Po Box 10335 Des Moines, IA 50306 Western Shamrock Corporation

xxxxxxxxXZ001 Attn: Bankruptcy 801 South Abe Street San Angelo, TX 76903

Debtor(s): Roderick Hillman Munnerlyn

World Acceptance/Finance Corp xxxxxxx8801 Attn: Bankruptcy PO Box 6429 Greenville, SC 29606

World Acceptance/Finance Corp xxxxxxx6701 Attn: Bankruptcy PO Box 6429 Greenville, SC 29606

World Acceptance/Finance Corp xxxxxxx4501 Attn: Bankruptcy PO Box 6429 Greenville, SC 29606

World Acceptance/Finance Corp xxxxxxx9201 Attn: Bankruptcy PO Box 6429 Greenville, SC 29606

World Finance Company xxxxxxx8801 Attn: Bankruptcy PO Box 6429 Greenville, SC 29606

World Finance Company xxxxxxx6701 Attn: Bankruptcy PO Box 6429 Greenville, SC 29606

World Finance Company xxxxxxx4501 Attn: Bankruptcy PO Box 6429 Greenville, SC 29606 **Leinart Law Firm** 

10670 N Central Expwy.

Suite 320

Dallas, TX 75231

Bar Number: **00794156** Phone: **(469) 232-3328** 

#### IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

Revised 10/1/2016

IN RE: Roderick Hillman Munnerlyn

198 Oakley Circle Weatherford, TX 76085 xxx-xx-7534

CASE NO: 22-41066-mxm-13

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Debtor(s)

## **AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS** DATED: 6/8/2022

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount		\$868.00
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$86.30	\$86.80
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$77.70	\$0.00
Subtotal Expenses/Fees	\$169.00	\$86.80
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	\$699.00	\$781.20

#### **CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Santander Consumer USA	2017 Dodge Ram 2500	\$35,997.99	\$38,050.00	1.25%	\$475.63

Total Adequate Protection Payments for Creditors Secured by Vehicles:

\$475.63

#### **CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

			Scheduled	Value of	
Name	Collateral	Start Date	Amount	Collateral	Payment Amount

Payments for Current Post-Petition Mortgage Payments (Conduit):

\$0.00

#### **CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

				Adequate	Adequate
		Scheduled	Value of	Protection	Protection
Name	Collateral	Amount	Collateral	Percentage	Payment Amount

Case No: 22-41066-mxm-13
Debtor(s): Roderick Hillman Munnerlyn

Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: \$0.00 TOTAL PRE-CONFIRMATION PAYMENTS First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve): Current Post-Petition Mortgage Payments (Conduit payments), per mo: \$0.00 Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo: \$475.63 Debtor's Attorney, per mo: \$223.37 Adequate Protection to Creditors Secured by other than a Vehicle, per mo: \$0.00 Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve): Current Post-Petition Mortgage Payments (Conduit payments), per mo: \$0.00 Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo: \$475.63

\$305.57

\$0.00

#### **Order of Payment:**

Debtor's Attorney, per mo:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 6/8/2022	
/s/ Marcus Leinart	
Attorney for Debtor(s)	

Adequate Protection to Creditors Secured by other than a Vehicle, per mo:

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

IN RE: Roderick Hillman Munnerlyn CASE NO. 22-41066-mxm-13

CHAPTER 13

Dallas, TX 75254

#### **Certificate of Service**

I hereby certify that on this date, I did serve a true and correct copy of the foregoing to the following interested parties and those listed on the attached matrix by United States Mail, First Class:

Date: 6/8/2022 /s/ Marcus Leinart **Marcus Leinart** Attorney for the Debtor(s) 1st Digital/synovus/vt Capital One First Financial Bank PO Box 85650 Attn: Bankruptcy ATTN: Bankruptcy Dept. Sioux Falls, SD 57118 P.O. Box 30285 P.O. Box 701 Salt Lake City, UT 84130 Abilene, TX 79604 American Credit Bureau Inc. Cash For Whatever Freedom Mortgage Corporation 6160 N. Cicero 1st FL Ste. 100 Attn: Bankruptcy 1200 N. Federal Highway Ste. 200 Boca Raton, FL 33432 Chicago, IL 60646 907 Pleasant Valley Ave, Ste 3 Mt Laurel, NJ 08054 Atlas Acquisitions LLC Continental Finance Company Genesis FS Card Services 294 Union St. Attn: Bankruptcy Attn: Bankruptcy Hackensack, NJ 07601 PO Box 8099 PO Box 4477 Newark, DE 19714 Beaverton, OR 97076 Bonial & Associates, P.C. Continental Finance Company Leinart Law Firm 14841 Dallas Parkway, Suite 300 Attn: Bankruptcy 11520 N. Central Expressway Dallas, TX 75254 PO Box 3220 Suite 212 Buffalo, NY 14240 Dallas, Texas 75243 CACH, LLC **Educational Employees Credit Union** LVNV Funding C/O Resurgent Capital Services PO Box 10587 Attn: Bankruptcy PO Box 10587 PO Box 1777 Greenville, SC 29603-0587 Greenville, SC 29603-0587 Fort Worth, TX 76101 Capital One Fingerhut Marine1 Acpt Attn: Bankruptcv Attn: Bankruptcy Attn: Bankruptcy 5000 Quorum Dr, Ste 200 PO Box 30285 PO Box 1250

Saint Cloud, MN 56395

Salt Lake City, UT 84130

## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

IN RE: Roderick Hillman Munnerlyn CASE NO. **22-41066-mxm-13** 

CHAPTER 13

## **Certificate of Service**

(Continuation Sheet #1)				
Master Fin 157 College Park North Weatherford, TX 76086	Pam Bassel 7001 Blvd 26, Suite 150 North Richland Hills, TX 76180	Selfinc/lead Attn: Bankruptcy 515 Congress Avenue #2200 Austin, TX 78701		
MidAmerica Bank & Trust PO Box 400 Dixon, MO 65459	Parker County Tax Assessor-Collector PO Box 2740 Weatherford, TX 76086-8740	Speedy/Rapid Cash Attn: Bankruptcy Dept. PO Box 780408 Wichita, KS 67278		
Midland Credit Management 2365 Northside Drive Ste. 300 San Diego, CA 92108	Phoenix Financial Serv PO Box 361450 Indianapolis, IN 46236	Springleaf Financial S 3294 Ft Worth Hwy Hudson Oaks, TX 79325		
Mike Carlson Motor Co 264 Exchanged Street Burleson, TX 76028	Portfolio Recovery Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541	Springlf Fin 3294 Ft Worth Hwy Hudson Oaks, TX 79325		
Mission Lane LLC Attn: Bankruptcy P.O. Box 105286 Atlanta, GA 30348	Quantum3 Group LLC PO Box 788 Kirkland, WA 98083-0788	Synchrony/PayPal Credit Attn: Bankruptcy PO Box 965060 Orlando, FL 32896		
Monterey Financial Service Attn: Bankruptcy 4095 Avenida De La Plata Oceanside, CA 92056	Roderick Hillman Munnerlyn 198 Oakley Circle Weatherford, TX 76085	Texas Dealer Solutions 4210 Industrial Dr Austin, TX 78744		
OneMain Financial Attn: Bankruptcy PO Box 3251 Evansville, IN 47731	Santander Consumer USA PO Box 961245 Fort Worth, TX 76161-1245	Total Visa/The Bank of Missouri Attn: Bankruptcy PO Box 85710 Sioux Falls, SD 57118		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

IN RE: Roderick Hillman Munnerlyn CASE NO. 22-41066-mxm-13

CHAPTER 13

#### **Certificate of Service**

(Continuation Sheet #2)

United States Trustee- Northern District 1100 Commerce St, Rm 976 Dallas, TX 75242

Wells Fargo Hm Mortgag Po Box 10335 Des Moines, IA 50306

Wells Fargo Home Mor Attn: Written Correspondence/Bankruptcy MAC#2302-04E POB 10335 Des Moines, IA 50306

Western Shamrock Corporation Attn: Bankruptcy 801 South Abe Street San Angelo, TX 76903

World Acceptance/Finance Corp Attn: Bankruptcy PO Box 6429 Greenville, SC 29606

World Finance Company Attn: Bankruptcy PO Box 6429 Greenville, SC 29606